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The last recorded frame on each microfiche shall contain the symbol → (meaning "CONTINUED"), or the symbol ∇ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:

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Les images suivantes ont été reproduites avec le
plus grand soin, compte tenu de la condition et
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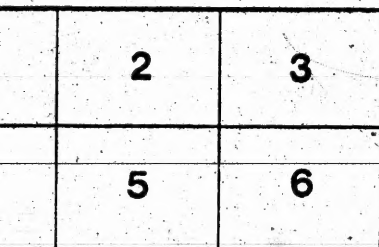
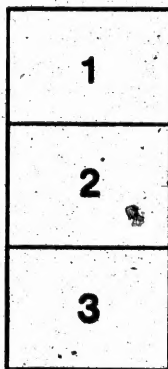
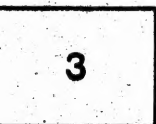
Les exemplaires originaux dont la couverture en
papier est imprimée sont filmés en commençant
par le premier plat et en terminant soit par la
dernière page qui comporte une empreinte
d'impression ou d'illustration, soit par le second
plat, selon le cas. Tous les autres exemplaires
originaux sont filmés en commençant par la
première page qui comporte une empreinte
d'impression ou d'illustration et en terminant par
la dernière page qui comporte une telle
empreinte.

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Un des symboles suivants apparaîtra sur la
dernière image de chaque microfiche, selon le
cas: le symbole $\rightarrow$ signifie "A SUIVRE", le
symbole ∇ signifie "FIN".

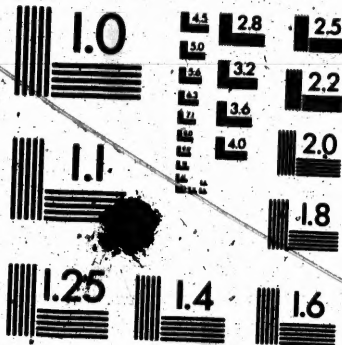
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Les cartes, planches, tableaux, etc., peuvent être
filmés à des taux de réduction différents.
Lorsque le document est trop grand pour être
reproduit en un seul cliché, il est filmé à partir
de l'angle supérieur gauche, de gauche à droite,
et de haut en bas, en prenant le nombre
d'images nécessaire. Les diagrammes suivants
illustrent la méthode.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



Managers Copy 67
TARIFF *July 1858*

OF

RATES OF INSURANCE

IN THE

TIMES AND BEACON

FIRE

ASSURANCE COMPANY.

CHIEF OFFICES, LONDON, ENGLAND,
AND KINGSTON, CANADA WEST.

KINGSTON:

JAMES M. OREIGHTON, PRINTER.

662
TARIFF

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GENERAL TARIFF.

FIRST CLASS BUILDINGS,

OF STONE OR BRICK, COVERED WITH METAL, SLATES, TILES OR GRAVEL.

1. When isolated (60 feet from any other building) or when adjoining 1st Class buildings, but separated therefrom by solid fire guard walls, rising above the roof, and not exposed to any other external risk.	s. d.
	10 0
2. Adjoining 2nd Class buildings, but 60 feet from 3rd class buildings.	12 6
3. Adjoining and endangered by 3rd class buildings.	17 6

SECOND CLASS BUILDINGS,

OF STONE OR BRICK, COVERED WITH WOOD.

1. Distant from other buildings 60 feet, or otherwise equal to isolated.	15 0
2. Adjoining 2nd class buildings, party walls not rising above the roof.	17 6
3. Adjoining a 3rd class building not occupied for hazardous purposes.	22 6

THIRD CLASS BUILDINGS,

BUILT OF AND COVERED WITH WOOD.

1. Isolated from all other buildings.	s. d.
	20 0
2. Exposed to risk from one similar building within 15 feet distance.	30 0

For each wooden building adjoining or within 15 feet of the risk, an additional rate of 10s. per cent will be charged.

Wooden buildings in blocks, occupied for non-hazardous purposes, are taken at a primary rate of 20s. per cent. with an additional charge of 10s. for each building in the same row or block.

EXTRA RATES.

To be Charged over and above the foregoing ordinary Rates of Premium.

Apothecaries, Barns, Basket Makers, Blacksmiths, Brass Founders, Brush Makers, Carvers and Gilders, Coffee Roasters, Confectioners, Copper Smiths, Corn Broom makers, Druggists, Dyers, Eating Houses, Fur Dresses, Gunsmiths, Hat Manufacturers, Hotels, Officers' Mess Houses, Paint Shops, Plumbers, Public Boarding Houses, Stables, Ship Chandlers, Tinsmiths, Type Founders, Upholsterers, Working Jewellers, Silversmiths, Wire Workers, and Hardware Stocks.	}	s.	d.
		7	6
Book-binders, Country Stores, Furniture Sale Shops, Machine Sewing Establishments, Printing Offices (without Steam Power), Retail Grocers, Telegraph Offices, and Leather Workers. <i>Makers.</i>	}	10	0
Stocks of Retail Dry Goods,	}	15	0
Crockery and Glassware, Fancy Goods, Jewellers' and Tobacconists' Stocks, and the like.	}	10	0
Workers in Wood of every description.	}	30	0
Carpenters' Risk per month (where stoves are used they must be of Cast Iron and securely protected.)	}	2	6

Hemp in Bales.

s. d.

} 10 0

Kilns, Malt Houses and Steam Engines,

} 10 0

NOTE.—When Furniture or the Stock of a Wholesale Dealer is contained in the same Building as the Stock of a Retailer or Manufacturer, the Retail or Manufacturing Rate to be charged on the whole, except the Retail Stocks are composed of Jewellery, Fancy Goods, or the like, when Furniture or Wholesale Stocks shall be charged 5s. per cent. extra, only.

Churches, School Houses, and Public Buildings of a similar nature, to be taken at the lowest rate of their respective classes. Church *Spires* unprotected with effective metal conductors, to be charged $\frac{1}{2}$ per cent extra.

Household Furniture is to be charged same rate as the building, and comprehends:—

Household Furniture, Linen, Wearing Apparel, Printed Books, Plate, Wine and Liquors in private use, China and Glass, and Looking Glasses, Musical Instruments and Printed Music.

The above rates are the *lowest* that can be accepted on buildings of their respective classes—occupied for non-hazardous purposes. Sufficient information, however, is given to enable the intelligent Agent properly to apportion the rate to the risk under any circumstances.

It is to be observed, that no general tariff can be framed which will apply exactly to every particular case.

SPECIAL TARIFF.

GRIST MILLS.—Worked by Water Power—not over two run of stones.		s.	d.
"	Stone covered with metal.	32	6
"	Stone covered with wood.	37	6
"	Wood covered with wood.	50	0
"	For each additional run of stones		
	5s. per cent extra.		
	Extra for Kilns.	10	0

		s.	d.
Extra for Smut Machine when not in basement.		10	0
Extra when endangered by Saw Mill.		15	0
STEAM GRIST MILLS.—Stone covered with Metal		45	0
" " " Wood		60	0
Wood " " "		100	0
Kilns 10s., when endangered by Steam Saw Mills 15s. extra.			
SAW MILLS.—Worked by Water Power.			
"	Stone covered with metal, 1 gang of saws.	35	0
"	Stone covered with wood, 1 gang of saws.	40	0
	Wood covered with wood.	55	0
For each additional gang of saws 5s. per cent extra.			
When endangered by Planing Mill 20s. extra.			
STEAM SAW MILLS, 1st class, whose boilers are well secured in brick-work, and chimney and pipes in safe order, are accepted at rates not under £5 per cent, or £6 per cent. if planing machines are used, but all such risks must first be referred to the Head Office.			
WOOLLEN FULLING AND CARDING MILLS.—			
	Worked by Water.—Stone covered with Metal and isolated.	50	0
"	Stone covered with Wood.	50 to 60	
"	Wood covered with Wood.	60 to 70	
STEAM.—1st class 80, 2nd class 90, 3rd class 120		100	105
Oil and Drug Mills, 1st Class.			
NAIL FACTORIES.—Worked by Water.—Stone			
	covered with Metal and isolated.	40	0
"	Stone covered with Wood.	45	0
"	Wood covered with Wood.	55	0
With earthen or brick floors: with Wooden floors 20s. extra.			

s.	d.		s.	d.
10	0	TANNERIES. —Stone covered with Metal, isolated.	85	0
15	0	" Stone covered with Wood.	40	0
15	0	" Wood and covered with Wood.	50	0
30	0	With heaters, 20s. extra.		
0	0	BREWERIES. —Stone covered with Metal, not including Still House, or being endangered thereby.	40	0
5	0	" Stone covered with Wood.	50	0
0	0	" Wood covered with Wood.	60	0
5	0	Kilns, Malt Houses and Steam Engines, 10s. extra.		
		Distilleries 25s. extra to the above rates.		
		PAPER MILLS. —Stone covered with metal,	40	0
		" Stone covered with Wood.	45	0
		" Wood covered with Wood.	55	0
		If endangered by hazardous Buildings or Rag Store, 20s. extra, refer first to Head Office.		
		FOUNDRIES. —Stone covered with Metal,	40	0
		" Stone covered with Wood.	45	0
		" Wood covered with Wood.	60	0
		If connected with Moulding Loft, Extra per cent.	20	0
		Patterns not insurable.		
		SOAP, CANDLE, TOBACCO AND INDIA RUBBER MANUFACTORIES. —Stone and Metal, isolated.	50	0
60		Stone covered with Wood.	55	0
70		Wood covered with Wood.	60	0
05		POT AND PEARL ASH WORK. —Isolated.	50	0
0		LUMBER YARDS.	30	to 50
0		Every additional Dwelling, Shop or Warehouse, (except when separated by wooden partitions below provided for,) to be charged extra on building and contents.	s.	d.
0		Lawyers' and other Offices to be charged—	2	6

For 1 to 3 Offices,	s.	d.
" 4 to 5 do.	1	0
And over 5 Offices,	2	6
Ordinarily extra tenant risk.	5	0
	2	6

VESSELS,—On the stocks, Building or Repairing:

For One Month,	}	6	0
Two Months,	}	9	0
Three Months,	}	11	0
Four "	}	13	0
Five "	}	15	0
Six "	}	17	6
Seven "	}	20	0
Nine "	}	22	6
Twelve "	}	25	0

STEAM-BOATS— For Winter Months only and refitting, risk. to cease when fire is made for the purpose of getting up steam,	}	20	0
For twelve Months, when burning coals exclusively,	}	45	0
When burning Coals and Wood,	}	50	0
When burning Wood only,	}	60	0

NOTE.—To include refitting risk in Spring.

RATES OF PREMIUM FOR SHORT PERIODS.

For One Month,	2-10ths Annual Rate.
For Two Months,	3-10ths Annual Rate.
For Three Months,	4-10ths Annual Rate.
For Four Months,	5-10ths Annual Rate.
For Five Months,	6-10ths Annual Rate.
For Six Months,	7-10ths Annual Rate.
For Seven Months,	7½-10ths Annual Rate.
For Eight Months,	8-10ths Annual Rate.
For Nine Months,	
For Ten Months,	
For Eleven Months,	Annual Rate.



